

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Beata Baran  
Debtor

Case No. 15-02683-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Beata Baran, 7 Cobblewood Dr. K3, Mt. Pocono, PA 18344-1715  
4662359 +CHLD CBN, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4685207 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
Telephone # 888-298-7785)  
4685208 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
5185657 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068  
5185658 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068,  
Virginia Beach, VA 23450-8068  
4685456 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
4662366 +PNC BANK NA, 1 FINANCIAL PKWY, KALMAZOO, MI 49009-8002  
4664286 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4662371 +TOMASZ BARAN, 7 COBBLEWOOD DR K3, MT POCONO, PA 18344-1715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4662357 EDI: BANKAMER.COM Aug 13 2020 23:28:00 BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX 79998  
4662360 +EDI: WFNNB.COM Aug 13 2020 23:33:00 COMENITY BANK ANNITYLR, PO BOX 182273,  
COLUMBUS, OH 43218-2273  
4691537 EDI: BL-BECKET.COM Aug 13 2020 23:33:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4662362 EDI: RMSC.COM Aug 13 2020 23:33:00 GREEN TREE SERVICING, 332 MINNESOTA ST STE 610,  
SAINT PAUL, MN 55101  
4662358 EDI: JPMORGANCHASE Aug 13 2020 23:33:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850  
4662363 +E-mail/Text: PBNCNotifications@perituservices.com Aug 13 2020 19:26:13 KOHLS CAPITAL ONE,  
N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
4662364 +EDI: TSYS2.COM Aug 13 2020 23:33:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
4662365 +E-mail/Text: MKnitter@monroecountypa.gov Aug 13 2020 19:26:20 MONROE COUNTY TAX CLAIM,  
1 QUAKER PLAZA ROOM 104, STRoudSBURG, PA 18360-2195  
4696855 +E-mail/Text: MKnitter@monroecountypa.gov Aug 13 2020 19:26:20  
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141  
4712570 EDI: PRA.COM Aug 13 2020 23:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4681755 EDI: Q3G.COM Aug 13 2020 23:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4662367 +EDI: SEARS.COM Aug 13 2020 23:33:00 SEARS CBN, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
4662368 +EDI: RMSC.COM Aug 13 2020 23:33:00 SYNCB BANANA REP, PO BOX 965005,  
ORLANDO, FL 32896-5005  
4662369 +EDI: RMSC.COM Aug 13 2020 23:33:00 SYNCB TJX COS, PO BOX 965005, ORLANDO, FL 32896-5005  
4662370 +EDI: CITICORP.COM Aug 13 2020 23:33:00 THD CBN, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4662372 +EDI: CITICORP.COM Aug 13 2020 23:33:00 UNVL CITI, PO BOX 6241,  
SIOUX FALLS, SD 57117-6241

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
4662361 COMENITY BANK NWYRK&CO, 220 W SCHROCK RD, WESTERVILLE,

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com  
Mario John Hanyon on behalf of Creditor LOANCARE, LLC pamb@fedphe.com  
Mario John Hanyon on behalf of Creditor LoanCare LLC pamb@fedphe.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Philip W. Stock on behalf of Debtor 1 Beata Baran pwstock@ptd.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Beata Baran**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 5:15-bk-02683-RNO

Social Security number or ITIN xxx-xx-8502  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

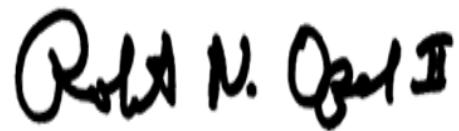
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Beata Baran

By the  
court:

8/13/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**